

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

**In re:
JAMES DATHALE GREEN AND
LASHAWNA SHONTIQUE GREEN,
Debtors.**

**Case No. 21-32968-KLP
Chapter 13**

**ORDER GRANTING MOTION FOR AUTHORITY TO INCUR DEBT
SECURED BY PERSONAL PROPERTY**

This matter comes before the Court on the Motion for Authority to Incur Debt Secured by Personal Property (the “Motion”), filed by **James Dathale Green** and **Lashawna Shontique Green** (the “Debtors”), and it appearing to the Court as follows:

1. The Debtors have complied with Local Bankruptcy Rule 9013-1 and the notice provisions required by Bankruptcy Rules 4001 and 9014;
2. No parties in interest have filed any timely objection to the Debtors' Motion;
3. Debtors have a reasonable need to purchase a vehicle, and the terms of the loan debt that Debtors seek to incur to finance the purchase of the vehicle (the “Loan”) are reasonable and necessary;
4. The terms of the Loan are as follows:
 - a. The total principal amount of the Loan was \$24,129.13;
 - b. Interest will be charged at a fixed rate of 19.99%;
 - c. The Loan will be amortized for no more than 60 months; and
 - d. The monthly principal and interest payment is \$644.46;
 - e. The Debtors made a down payment of \$2,000.00 dollars; the source of the

down payment came from a gift from a family member;

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Counsel for Debtors

and

5. Granting the Debtors' Motion will not unduly prejudice any creditors or any parties in interest in this case;

Upon consideration of which, and for good cause shown, it is hereby

ORDERED that the Debtors' Motion is GRANTED; and it is further

ORDERED that the Debtors may enter into the Loan transaction, or a substantially similar loan transaction, and execute such documents as are necessary to complete the transaction to finance the purchase of a 2017 Ford Explorer or a substantially similar vehicle; and it is further

ORDERED that the fourteen (14)-day stay of this order, provided for pursuant to Federal Rule of Bankruptcy Procedure 6004(h), is hereby waived; and it is further

ORDERED that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

Date: Mar 12 2025

/s/ Keith L Phillips
United States Bankruptcy Judge

Entered on Docket: Mar 12 2025

I ASK FOR THIS:

/s/ Laura T. Alridge
Laura T. Alridge (VSB #42549)
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Telephone: (804) 358-9900
Counsel for Debtors

SEEN AND NO OBJECTION:

/s/ Laura T. Alridge on behalf of Suzanne E. Wade w/ permission via email
Suzanne E. Wade, Esquire
Chapter 13 Trustee

CERTIFICATION

Pursuant to Local Rule 9022-1(C), I hereby certify that all necessary parties have endorsed the above order.

/s/ Laura T. Alridge
Counsel for Debtors

PARTIES TO RECEIVE COPIES

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